

Total Living Area

Enter the total living area of the home. When calculating total living area, DO NOT include basements, porches, breezeways, decks or one-story attached garages. However, do include built-in garages.

Diagramming & Measuring the Home

The diagram of the home is an overhead view. (See the Sample below)

1. At the home, begin by sketching the home by hand -use your notes.
2. Properly label each area of the home.
3. Measure each section of the home using a tape or a measuring wheel.
Make sure you have accurate measurements to calculate the area for each section of the home (length x width).

Helpful Hints

Measurements Should Balance:

- The measurements on the right side of the home should equal those on the left side.
- Measurements of the front should equal the back.

Circle Your GOOD Measurements in the Field:

- Shrubs, trees, slopes, fences, etc may make measuring difficult.
- Sometimes you will have to measure a wall from a perpendicular point a few feet away from the home.
- But there is usually one side of the home where you will feel more confident about your measurements. Circle this one in your notes.
- Make sure the other side matches!

Use Common Sense

- Remember to 'Re-Set' your Measuring Wheel for each measurement.
- Know basic building/construction guidelines;
 - Deck posts are usually 8 ft apart
 - Garage doors are usually 10 - 12 ft wide.
 - Standard windows & doors come in widths of 30, 32, 36 inches.

BE HONEST

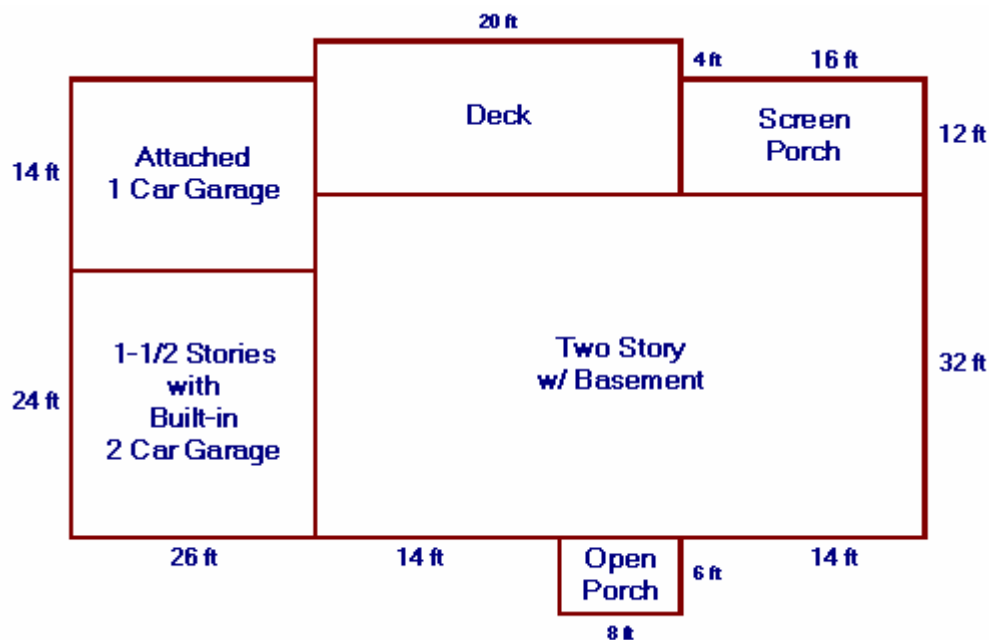
- Was there too much snow on the ground and you had to estimate?
Write it in your report!
- Was the fenced locked and you could not get into the back yard so you estimated by looking over the fence?
Write it in your report!!

Situations will occur when you cannot reasonably get a good measurement of the home.

You may be forced to estimate (Est.). This is never a problem - as long as you note it in your report.

But it can be a MAJOR problem if you don't note it and your measurements are found to be inaccurate later!

Sample Diagram



Replacement Cost

The Replacement Cost of a home is the cost to build the home.

This is not to be confused with the Market Value of the home or even with a tax-assessed value of the home.

The primary driving force of most Replacement Calculations (MSB-RCT, etc) is:

1. Total Living Area & the square footage of each section of the home.
2. Building Materials
3. Zip Codes - relating to costs of labor and materials in each area of the country.

Total Living Area

If you have created a good diagram - the TLA (Total Living Area) as well as the areas of each section of the home is easily calculated.

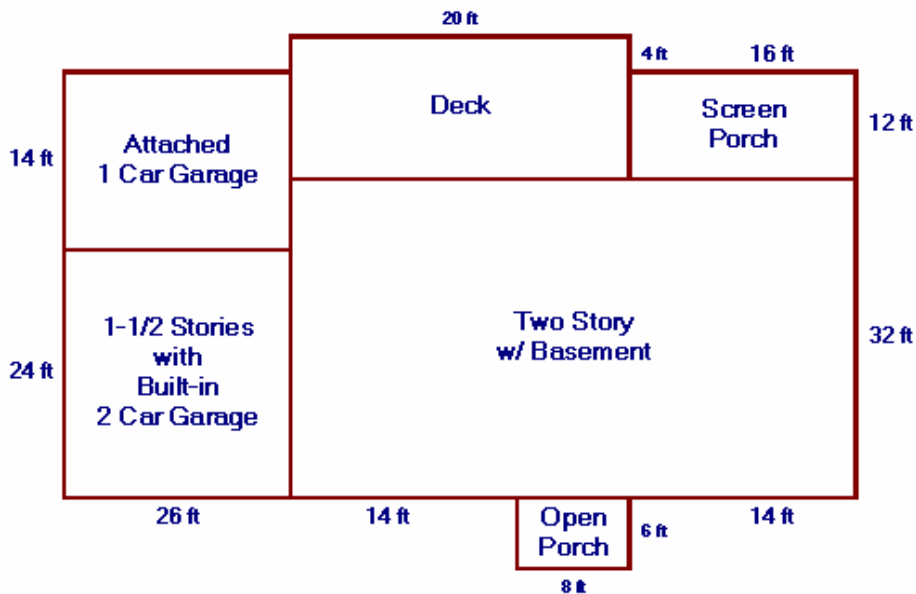
When you use diagramming software - APEX - the basic square footages are calculated for you and you are forced to complete all measurements accurately and completely.

But an understanding of the TLA calculations is important.

MSB - RCT has the following basic rules.

- When calculating total living area, DO NOT include finished basements, porches, breezeways, decks or one-story attached garages.
- However, do include built-in garages.

The easiest way to understand TLA calculations may be by example. Let's look at our sample diagram and do the calculation.



Living Area

- Main ➤ Two Stories
- Wing 1 ➤ 1-1/2 Stories

Ground Floor Calc

- 32 x (14+8+4)
- 24 x 26

No. Floors

- X 2
- X 1.65

TLA

- = 2304
- = 1030

Foundation

- Basement

Calc

- 32 x (14+8+4)

AREA

- = 1152

Garages

- Attached
- Built-in

Calc

- 14 x 26
- 24 x 26

AREA

- = 364
- = 624

Porches & Decks

- Open Porch
- Screen Porch
- Deck

Calc

- 8 x 6
- 16 x 12
- 20 x (12+4)

AREA

- = 48
- = 192
- = 320

HALF STORIES (DORMERS) & FINISHED ATTICS

You may have noticed in the TLA calculations that the 1-1/2 Story Section was multiplied by 1.65. Logically, you are asking why a half story is not simply multiplied by 1.5.

Let's start by defining what makes a Half Story.
Simply - A Dormer!



That's it! No more and no less! And because of the extra labor involved, the extra materials and waste (cut lumber) used, we multiply by 1.65 - that's the industry standard.

[Professional Aside: Those of you familiar with home construction may know that ¼ story &/or ¾ story are also options - but for 99.9% of our customers - we do not use these.]

So what's a Finished Attic then?

- No dormer!
- Big enough to stand up in.
- Interior is finished into a living area (most commonly - a bedroom)

So how can we estimate if the attic is finished from the exterior of the home?

- Curtains
- Window Air Conditioner or Fan
- Tot Finder Sticker
- Fire Escape
- Or, of course, if we make contact with the resident.

And you should note the reason why you are estimating a Finished Attic in your report.